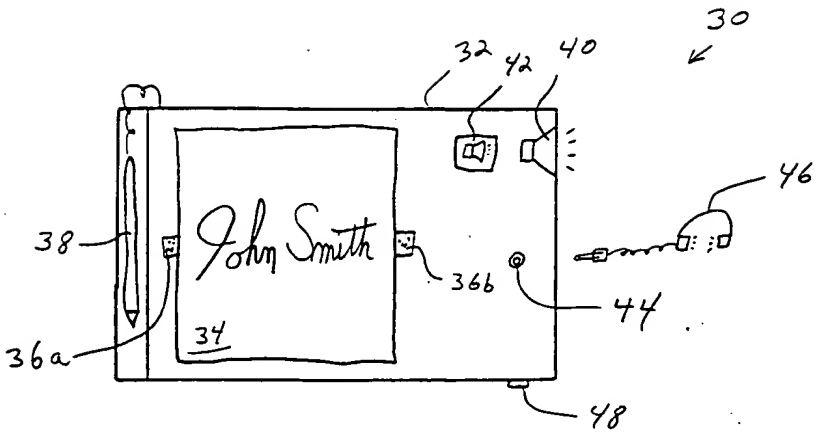
30
32
42
40
46
38
John Smith
36b
44
34
36a
48

Fig. 1

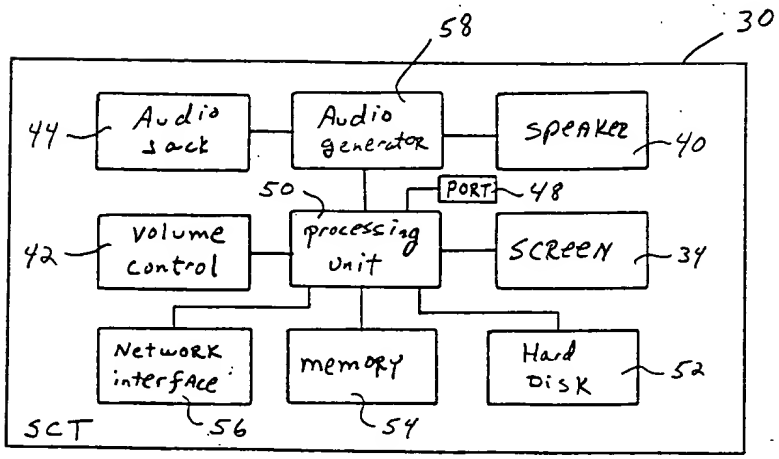
58
30
44
Audio jack
Audio generator
speaker
40
50
PORT
48
42
Volume control
processing unit
SCREEN
34
Network interface
memory
Hard Disk
52
SCT
56
54

Fig. 2

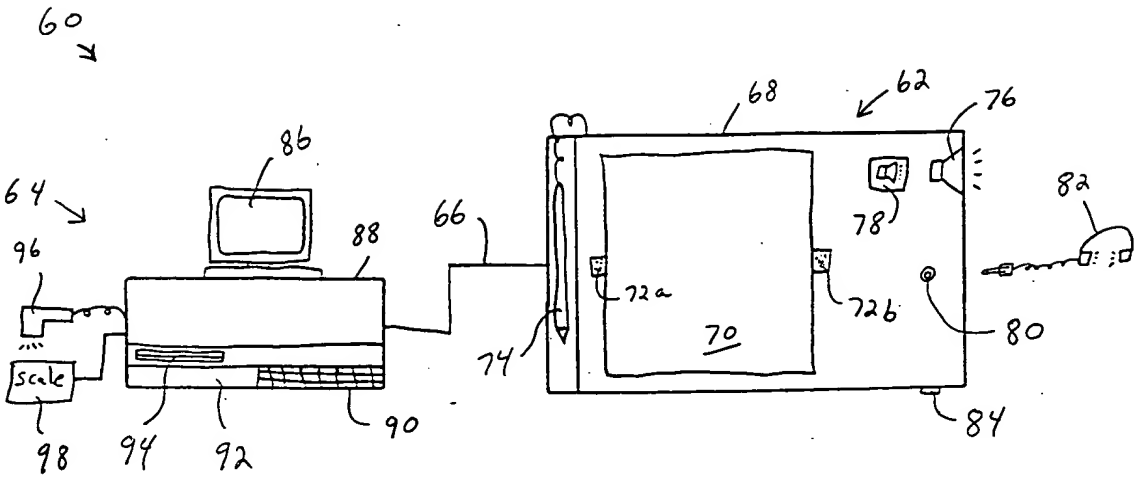
60
64
86
88
96
66
68
62
76
78
82
72a
72b
70
74
80
84
scale
98
94
92
90

Fig. 3

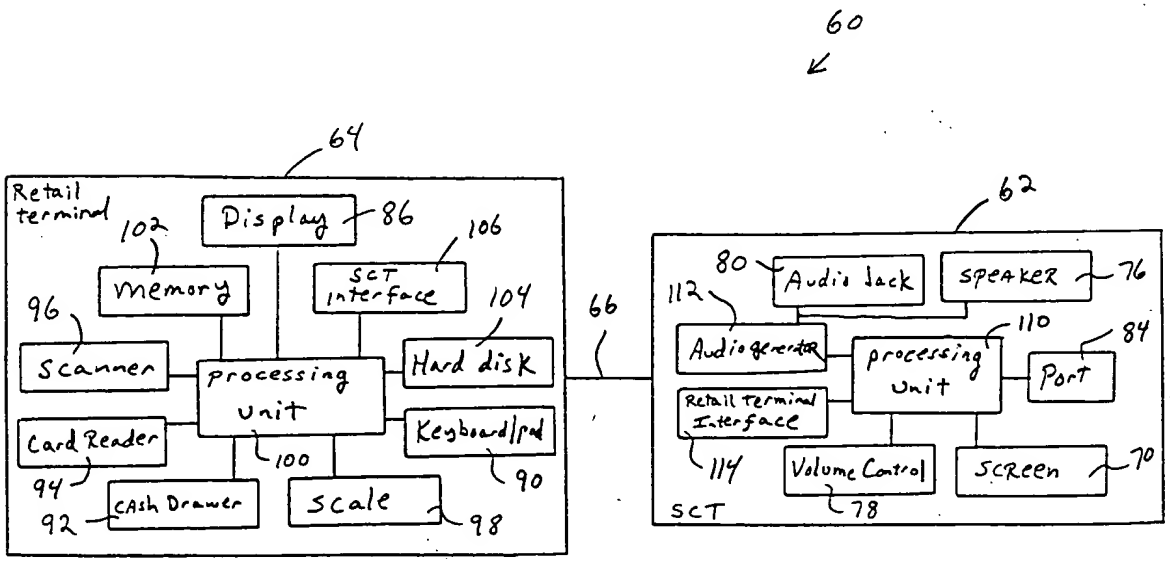
60
64
Retail terminal
Display
86
102
memory
106
SCT interface
104
96
Scanner
processing unit
Hard disk
Card Reader
Keyboard/pd
100
94
92
Cash Drawer
scale
98
90
66
62
80
Audio Jack
speaker
76
112
Audio Generator
110
processing unit
84
Port
Retail Terminal Interface
114
Volume Control
78
screen
70
SCT

Fig. 4

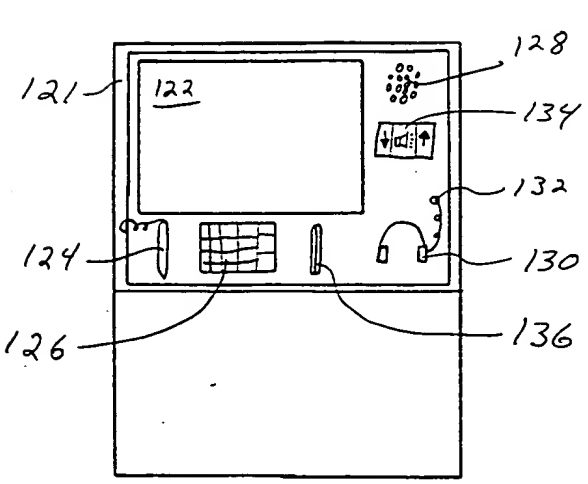
120
121
122
128
134
132
124
130
126
136

Fig. 5

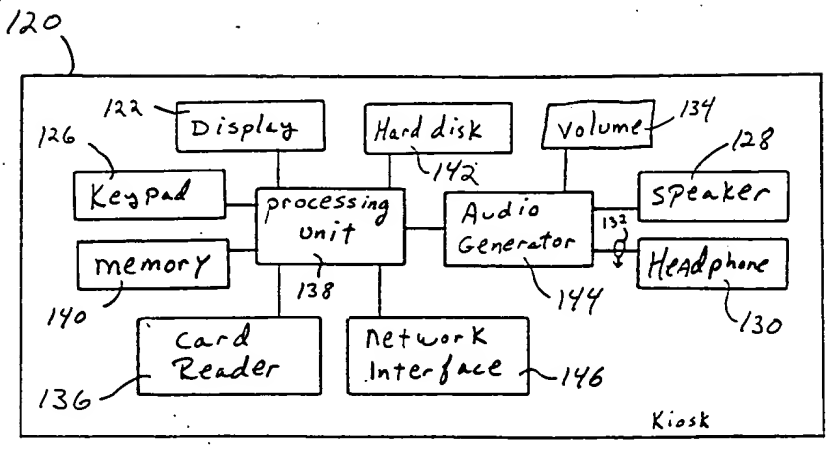
120
122
Display
Hard disk
Volume
134
126
128
Keypad
processing unit
Audio Generator
speaker
132
memory
Headphone
138
142
144
140
130
Card Reader
Network Interface
146
136
Kiosk

Fig. 6

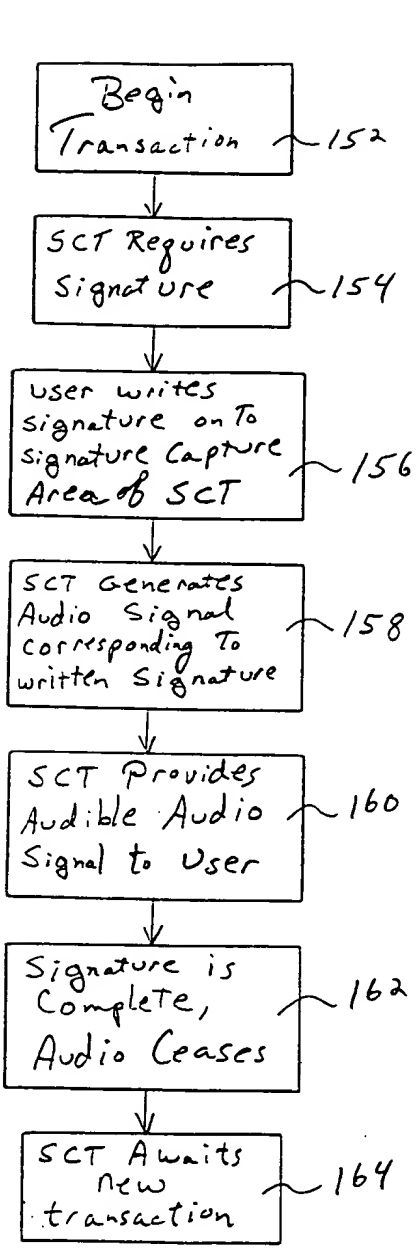
150
Begin Transaction
152
SCT Requires Signature
154
user writes signature on To signature Capture Area of SCT
156
SCT Generates Audio Signal corresponding To written Signature
158
SCT Provides Audible Audio Signal to User
160
Signature is Complete, Audio Ceases
162
SCT Awaits new transaction
164

Fig. 7

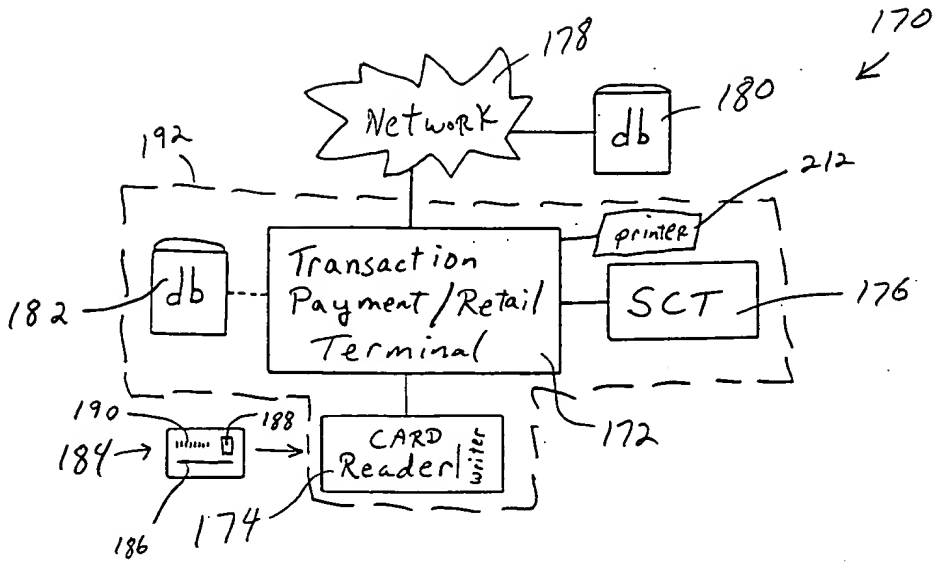
170
178
Network
180
db
192
212
printer
182
db
Transaction
Payment/Retail
Terminal
SCT
176
190
188
184
CARD
Reader/writer
172
186
174

Fig. 8

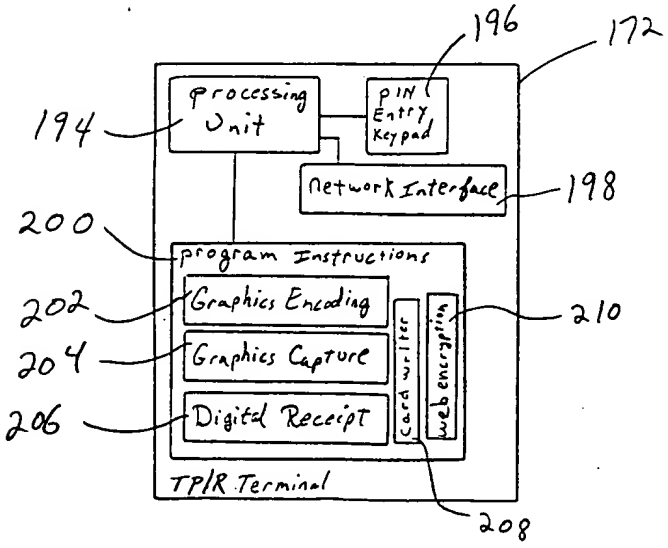
196
172
194
processing
Unit
PIN
Entry
Keypad
Network Interface
198
200
program Instructions
202
Graphics Encoding
210
204
Graphics Capture
206
Digital Receipt
Card writer
web encryption
TP/R Terminal
208

Fig. 9

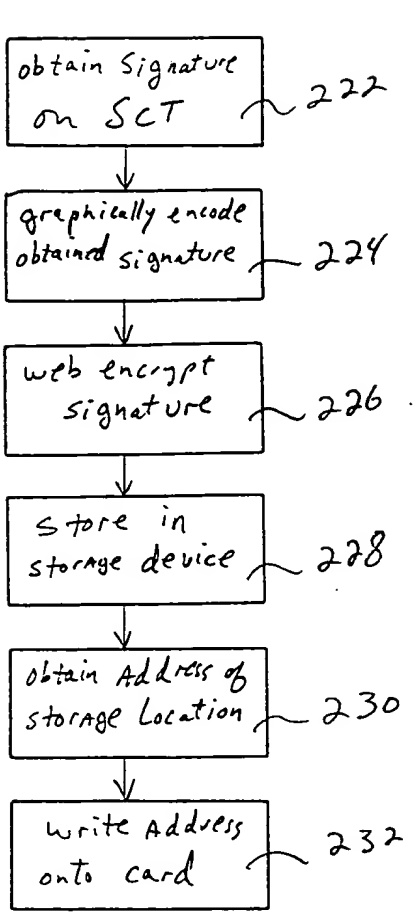
220
obtain Signature on SCT
222
graphically encode obtained signature
224
web encrypt signature
226
store in storage device
228
obtain Address of storage Location
230
write Address onto card
232

Fig. 10A

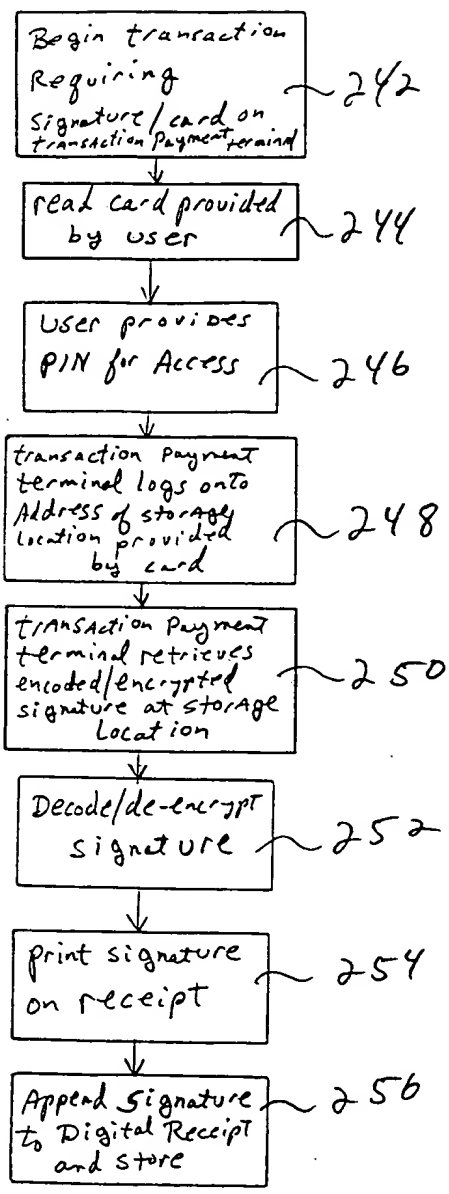
240
Begin transaction Requiring Signature / card on transaction Payment terminal
242
read card provided by user
244
User provides PIN for Access
246
transaction Payment terminal logs onto Address of storage location provided by card
248
transaction Payment terminal retrieves encoded/encrypted signature at storage location
250
Decode/de-encrypt signature
252
print signature on receipt
254
Append Signature to Digital Receipt and store
256

Fig. 10B

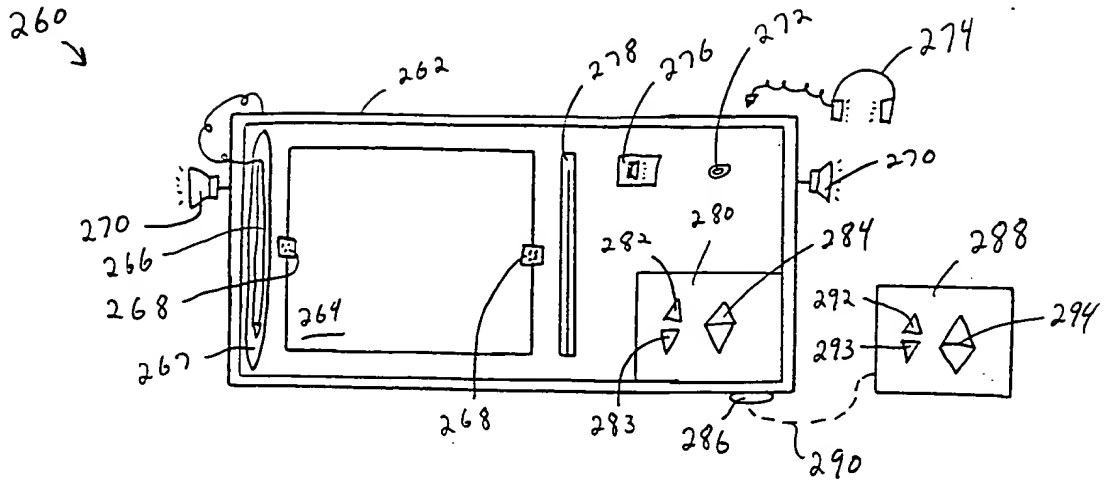
260
262
278
276
272
274
270
270
266
268
264
267
280
282
284
288
292
293
294
268
283
286
290

Fig. 11

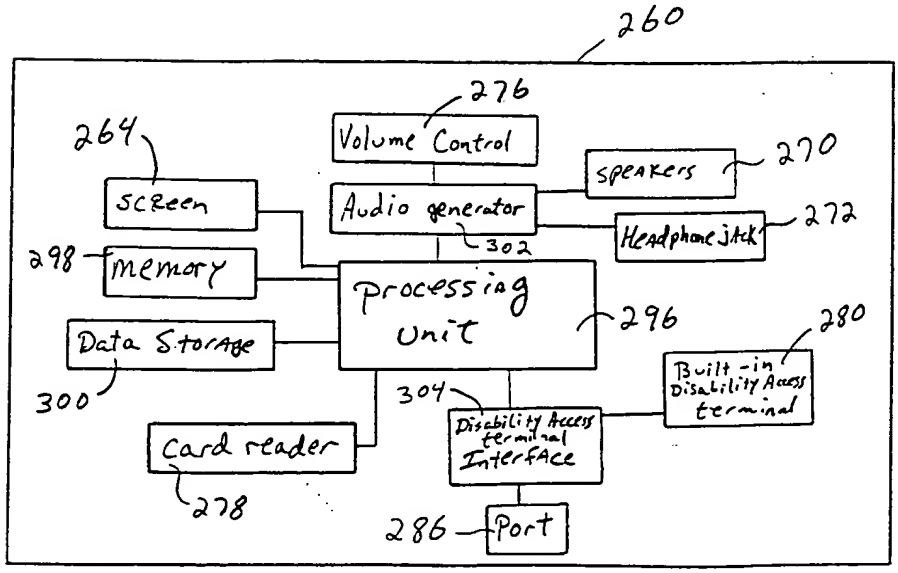
260
276
Volume Control
264
screen
Audio generator
speakers
270
Headphone jack
272
302
298
memory
processing unit
296
Data Storage
300
280
Built-in Disability Access terminal
304
Disability Access terminal Interface
Card reader
278
286
Port

Fig. 12

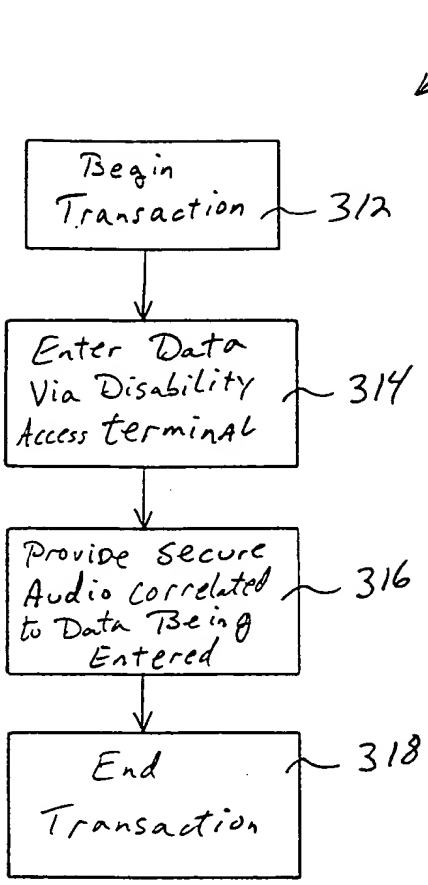
310
Begin Transaction
312
Enter Data Via Disability Access terminal
314
Provide Secure Audio correlated to Data Being Entered
316
End Transaction
318

Fig. 13

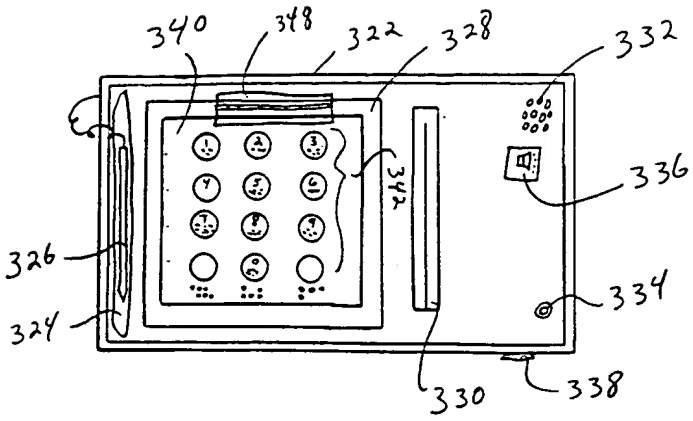
340
348
322
328
332
320
342
336
326
334
324
330
338

Fig. 14

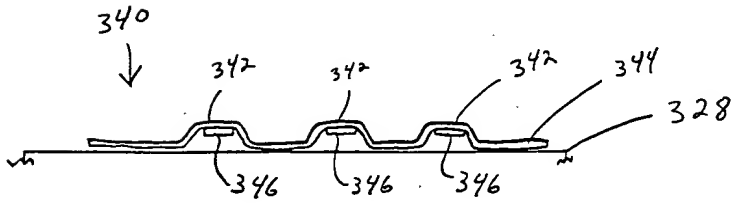
340
342
342
342
344
328
346
346
346

Fig. 15